

| <b>United States Bankruptcy Court<br/>Northern District of Illinois</b>   |  |   |  |  |   | <b>Voluntary Petition</b>                              |   |   |  |  |   |  |   |  |   |   |  |
|---|--|---|--|--|---|--|---|---|--|--|---|--|---|--|---|---|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>We "R" Water, Inc., D/B/A J &amp; L Pool</b>   |  |   |  | Name of Joint Debtor (Spouse) (Last, First, Middle):   |   |  |   |   |  |  |   |  |   |  |   |   |  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>Pitts Water</b>   |  |   |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):  |   |  |   |   |  |  |   |  |   |  |   |   |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>36-4177474</b>  |  |   |  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):   |   |  |   |   |  |  |   |  |   |  |   |   |  |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>1815 W. Route 120 Unit A<br/>McHenry, IL</b>   |  |   |  | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):   |   |  |   |   |  |  |   |  |   |  |   |   |  |
| ZIPCODE <b>60051</b>  |  |   |  | ZIPCODE  |   |  |   |   |  |  |   |  |   |  |   |   |  |
| County of Residence or of the Principal Place of Business:<br><b>McHenry</b>  |  |   |  | County of Residence or of the Principal Place of Business:   |   |  |   |   |  |  |   |  |   |  |   |   |  |
| Mailing Address of Debtor (if different from street address)  |  |   |  | Mailing Address of Joint Debtor (if different from street address):  |   |  |   |   |  |  |   |  |   |  |   |   |  |
| ZIPCODE   |  |   |  | ZIPCODE  |   |  |   |   |  |  |   |  |   |  |   |   |  |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><b>1815 W. Il Route 120, McHenry, IL</b>   |  |   |  |  |   | ZIPCODE <b>60051</b>                                   |   |   |  |  |   |  |   |  |   |   |  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check <b>one</b> box.)<br><br><input type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input checked="" type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)<br><br>_____   |  | <b>Nature of Business</b><br>(Check <b>one</b> box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11<br>U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input checked="" type="checkbox"/> Other<br><br>_____<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under<br>Title 26 of the United States Code (the<br>Internal Revenue Code). |  | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check <b>one</b> box.)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Nonmain Proceeding<br><br>_____<br><b>Nature of Debts</b><br>(Check <b>one</b> box.)<br><br><input type="checkbox"/> Debts are primarily consumer<br>debts, defined in 11 U.S.C.<br>§ 101(8) as "incurred by an<br>individual primarily for a<br>personal, family, or house-<br>hold purpose."<br><input checked="" type="checkbox"/> Debts are primarily<br>business debts. |   |  |   |   |  |  |   |  |   |  |   |   |  |
| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the debtor<br>is unable to pay fee except in installments. Rule 1006(b). See Official Form<br>3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B.  |  |   |  | <b>Chapter 11 Debtors</b><br><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or<br>affiliates are less than \$2,190,000.<br>-----<br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of<br>creditors, in accordance with 11 U.S.C. § 1126(b).   |   |  |   |   |  |  |   |  |   |  |   |   |  |
| <b>Statistical/Administrative Information</b><br><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for<br>distribution to unsecured creditors.   |  |   |  |  |   | <b>THIS SPACE IS FOR<br/>COURT USE ONLY</b>            |   |   |  |  |   |  |   |  |   |   |  |
| Estimated Number of Creditors<br><table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> 1-49</td><td style="text-align: center;"><input checked="" type="checkbox"/> 50-99</td><td style="text-align: center;"><input type="checkbox"/> 100-199</td><td style="text-align: center;"><input type="checkbox"/> 200-999</td><td style="text-align: center;"><input type="checkbox"/> 1,000-5,000</td><td style="text-align: center;"><input type="checkbox"/> 5,001-10,000</td><td style="text-align: center;"><input type="checkbox"/> 10,001-25,000</td><td style="text-align: center;"><input type="checkbox"/> 25,001-50,000</td><td style="text-align: center;"><input type="checkbox"/> 50,001-100,000</td><td style="text-align: center;"><input type="checkbox"/> Over 100,000</td></tr></table>  |  |   |  |  |   |  |   | <input type="checkbox"/> 1-49                     | <input checked="" type="checkbox"/> 50-99                    | <input type="checkbox"/> 100-199                           | <input type="checkbox"/> 200-999                      | <input type="checkbox"/> 1,000-5,000                   | <input type="checkbox"/> 5,001-10,000                   | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> 25,001-50,000                  | <input type="checkbox"/> 50,001-100,000           | <input type="checkbox"/> Over 100,000          |
| <input type="checkbox"/> 1-49   | <input checked="" type="checkbox"/> 50-99      | <input type="checkbox"/> 100-199  | <input type="checkbox"/> 200-999                             | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 5,001-10,000                 |  |   | <input type="checkbox"/> 10,001-25,000            | <input type="checkbox"/> 25,001-50,000                       | <input type="checkbox"/> 50,001-100,000                    | <input type="checkbox"/> Over 100,000                 |  |   |  |   |   |  |
| Estimated Assets<br><table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td><td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td><td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td style="text-align: center;"><input type="checkbox"/> \$500,001 to \$1 million</td><td style="text-align: center;"><input type="checkbox"/> \$1 million to \$10 million</td><td style="text-align: center;"><input type="checkbox"/> \$10 million to \$50 million</td><td style="text-align: center;"><input type="checkbox"/> \$50 million to \$100 million</td><td style="text-align: center;"><input type="checkbox"/> \$100 million to \$500 million</td><td style="text-align: center;"><input type="checkbox"/> \$500,000 to \$1 billion</td><td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td></tr></table>      |  |   |  |  |   |  |   | <input type="checkbox"/> \$0 to \$50,000          | <input type="checkbox"/> \$50,001 to \$100,000               | <input checked="" type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million     | <input type="checkbox"/> \$1 million to \$10 million   | <input type="checkbox"/> \$10 million to \$50 million   | <input type="checkbox"/> \$50 million to \$100 million | <input type="checkbox"/> \$100 million to \$500 million | <input type="checkbox"/> \$500,000 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
| <input type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input checked="" type="checkbox"/> \$100,001 to \$500,000  | <input type="checkbox"/> \$500,001 to \$1 million            | <input type="checkbox"/> \$1 million to \$10 million   | <input type="checkbox"/> \$10 million to \$50 million | <input type="checkbox"/> \$50 million to \$100 million | <input type="checkbox"/> \$100 million to \$500 million | <input type="checkbox"/> \$500,000 to \$1 billion | <input type="checkbox"/> More than \$1 billion               |  |   |  |   |  |   |   |  |
| Estimated Liabilities<br><table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td><td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td><td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$500,000</td><td style="text-align: center;"><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td style="text-align: center;"><input type="checkbox"/> \$1 million to \$10 million</td><td style="text-align: center;"><input type="checkbox"/> \$10 million to \$50 million</td><td style="text-align: center;"><input type="checkbox"/> \$50 million to \$100 million</td><td style="text-align: center;"><input type="checkbox"/> \$100 million to \$500 million</td><td style="text-align: center;"><input type="checkbox"/> \$500,000 to \$1 billion</td><td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td></tr></table> |  |   |  |  |   | <input type="checkbox"/> \$0 to \$50,000               | <input type="checkbox"/> \$50,001 to \$100,000          | <input type="checkbox"/> \$100,001 to \$500,000   | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1 million to \$10 million       | <input type="checkbox"/> \$10 million to \$50 million | <input type="checkbox"/> \$50 million to \$100 million | <input type="checkbox"/> \$100 million to \$500 million | <input type="checkbox"/> \$500,000 to \$1 billion      | <input type="checkbox"/> More than \$1 billion          |   |  |
| <input type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000   | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1 million to \$10 million   | <input type="checkbox"/> \$10 million to \$50 million | <input type="checkbox"/> \$50 million to \$100 million | <input type="checkbox"/> \$100 million to \$500 million | <input type="checkbox"/> \$500,000 to \$1 billion | <input type="checkbox"/> More than \$1 billion               |  |   |  |   |  |   |   |  |

|  |  |  |             |
|--|--|--|-------------|
| <b>Voluntary Petition</b><br>(This page must be completed and filed in every case)   |  | Name of Debtor(s):<br><b>We "R" Water, Inc., D/B/A J &amp; L Pool</b>  |             |
| <b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)   |  |  |             |
| Location<br>Where Filed: <b>None</b>   |  | Case Number:   | Date Filed: |
| Location<br>Where Filed:   |  | Case Number:   | Date Filed: |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |  |  |             |
| Name of Debtor:<br><b>None</b>   |  | Case Number:   | Date Filed: |
| District:  |  | Relationship:  | Judge:      |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |  | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.<br><br><b>X</b> _____<br>Signature of Attorney for Debtor(s) Date |             |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  |  |             |
| <b>Exhibit D</b><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><br><input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br><br>If this is a joint petition:<br><br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.  |  |  |             |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box.)<br><br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.  |  |  |             |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)<br><br><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>_____<br>(Name of landlord or lessor that obtained judgment)<br><br>_____<br>(Address of landlord or lessor)<br><br><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). |  |  |             |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**We "R" Water, Inc., D/B/A J & L Pool****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**\_\_\_\_\_  
Signature of Debtor**X**\_\_\_\_\_  
Signature of Joint Debtor\_\_\_\_\_  
Telephone Number (If not represented by attorney)\_\_\_\_\_  
Date**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**\_\_\_\_\_  
Signature of Foreign Representative\_\_\_\_\_  
Printed Name of Foreign Representative\_\_\_\_\_  
Date**Signature of Attorney\*****X****/s/ Thomas C. O'Brien**\_\_\_\_\_  
Signature of Attorney for Debtor(s)

**Thomas C. O'Brien 2082322**  
**State Line Legal**  
**950 Main Street**  
**Antioch, IL 60002-1537**  
**(847) 838-1100 Fax: (847) 838-1101**  
**tom@statelinelegal.com**

**April 28, 2009**\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X****/s/ Walter F. Gazdzik**\_\_\_\_\_  
Signature of Authorized Individual**Walter F. Gazdzik**\_\_\_\_\_  
Printed Name of Authorized Individual**President**\_\_\_\_\_  
Title of Authorized Individual**April 28, 2009**\_\_\_\_\_  
Date**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address**X**\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Case No. **09-71642**

We "R" Water, Inc., D/B/A J & L Pool

Chapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS        | LIABILITIES   | OTHER |
|--|----------------------|---------------------|---------------|---------------|-------|
| A - Real Property  | Yes                  | 1                   | \$ 0.00       |               |       |
| B - Personal Property  | Yes                  | 3                   | \$ 151,000.00 |               |       |
| C - Property Claimed as Exempt   | Yes                  | 1                   |               |               |       |
| D - Creditors Holding Secured Claims   | Yes                  | 1                   |               | \$ 215,821.56 |       |
| E - Creditors Holding Unsecured Priority<br>Claims (Total of Claims on Schedule E) | Yes                  | 2                   |               | \$ 8,496.81   |       |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | Yes                  | 9                   |               | \$ 698,321.81 |       |
| G - Executory Contracts and Unexpired<br>Leases                                    | Yes                  | 1                   |               |               |       |
| H - Codebtors  | Yes                  | 1                   |               |               |       |
| I - Current Income of Individual<br>Debtor(s)                                      | No                   |                     |               |               | \$    |
| J - Current Expenditures of Individual<br>Debtor(s)                                | No                   |                     |               |               | \$    |
| TOTAL  |                      | 21                  | \$ 151,000.00 | \$ 922,640.18 |       |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|---|------------------------------------|---|-------------------------|
| None                                 |   |                                    |   |                         |
| TOTAL                                |   |                                    | 0.00  |                         |

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY  | NONE | DESCRIPTION AND LOCATION OF PROPERTY          | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|---|------------------------------------|---|
| 1. Cash on hand.  | X    | First Midwest Bank Corporate Checking Account |                                    | 500.00  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                       |      |   |                                    |   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | X    |   |                                    |   |
| 4. Household goods and furnishings, include audio, video, and computer equipment.   | X    |   |                                    |   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   | X    |   |                                    |   |
| 6. Wearing apparel.   | X    |   |                                    |   |
| 7. Furs and jewelry.  | X    |   |                                    |   |
| 8. Firearms and sports, photographic, and other hobby equipment.  | X    |   |                                    |   |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X    |   |                                    |   |
| 10. Annuities. Itemize and name each issue.   | X    |   |                                    |   |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X    |   |                                    |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X    |   |                                    |   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X    |   |                                    |   |
| 14. Interests in partnerships or joint ventures. Itemize.   | X    |   |                                    |   |

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY   | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                | From closed swimming pool service and water supply service   |                                       | 3,000.00   |
| 16. Accounts receivable.  |                  |  |                                       |  |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  | X                |  |                                       |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X                |  |                                       |  |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |  |                                       |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |  |                                       |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |  |                                       |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |  |                                       |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |  |                                       |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |  |                                       |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | Vehicles, Trailer, Skid Steer, and Fork Lift. See Attached Continuation Sheet for Schedule B.  |                                       | 36,000.00  |
| 26. Boats, motors, and accessories.   | X                | Office/ Storage Room Equipments. See attached Continuation Sheet for Schedule B.   |                                       | 13,000.00  |
| 27. Aircraft and accessories.   | X                |  |                                       |  |
| 28. Office equipment, furnishings, and supplies.  |                  | Machinery, fixtures, equipment, and supplies used in Business. See attached Continuation Sheet for Schedule B.   |                                       | 13,500.00  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  |                  | Business Inventory to run the pool business to include items such as chemicals, hot tubs, plumbing parts, repair parts, pool pumps and filters filters, etc. |                                       | 85,000.00  |
| 30. Inventory.  |                  |  |                                       |  |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|--------------------------------------|---------------------------------------|--|
| 31. Animals.  | X                |                                      |                                       |  |
| 32. Crops - growing or harvested. Give<br>particulars.                  | X                |                                      |                                       |  |
| 33. Farming equipment and implements.                                   | X                |                                      |                                       |  |
| 34. Farm supplies, chemicals, and feed.                                 | X                |                                      |                                       |  |
| 35. Other personal property of any kind<br>not already listed. Itemize. | X                |                                      |                                       |  |
| TOTAL   |                  |                                      |                                       | 151,000.00   |



SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.  
(Check one box)  
☐ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|-------------------------|--------------------------------------|----------------------------|--|
| Not Applicable          |                                      |                            |  |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br><i>(See Instructions Above.)</i>   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND VALUE OF<br>PROPERTY SUBJECT TO LIEN  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF ANY |
|---|---|---|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. 0905481503-00034<br>Fifth Third Bank<br>346 W. Carol Ln<br>Elmhurst, IL 60126                           | X   | Comprehensive Security Agreement Dated May 4, 2006<br>Confirmed by UCC-1 Filed May 16, 2006 as Document Number 10966248<br>Supplemental Security Agreement dated July 17, 2006<br><br>VALUE \$ 150,500.00 |            |              |          | 215,821.56  | 65,321.56                    |
| ACCOUNT NO.<br>David L. Hazan, Esq.<br>Diver Grach Quade & Masini LLP<br>111 N. County Street<br>Waukegan, IL 60085 |   | Assignee or other notification for:<br>Fifth Third Bank<br><br>VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.   |   | <br><br><br>VALUE \$  |            |              |          |   |                              |
| ACCOUNT NO.   |   | <br><br><br>VALUE \$  |            |              |          |   |                              |
| Subtotal<br>(Total of this page)  |   |   |            |              |          | \$ 215,821.56   | \$ 65,321.56                 |
| Total<br>(Use only on last page)  |   |   |            |              |          | \$ 215,821.56   | \$ 65,321.56                 |

0 continuation sheets attached

(Report also on  
Summary of  
Schedules.)  
  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions above.)     | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED<br>TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED<br>TO<br>PRIORITY,<br>IF ANY |
|---|---|--|------------|--------------|----------|-----------------------|--------------------------------------|--|
| ACCOUNT NO.<br><b>Department Of The Treasury<br/>Internal Revenue Service<br/>Cincinnati, OH 45999-0039</b> |   | <b>FUTA Taxes Due for Business:<br/>Taxpayer Identification Number:<br/>36-4177474<br/>We R Water, Inc.<br/>J &amp; L Pool- Pitts Water Care<br/>1815 W. Route 120- Unit A<br/>McHenry, IL 60051</b> |            |              |          | <b>5,332.81</b>       | <b>5,332.81</b>                      |  |
| ACCOUNT NO.<br><b>Illinois Department Of<br/>Employment Security</b>  |   | <b>SUTA Tax due for Business.<br/>Taxpayer Identification Number:<br/>36-4177474<br/>We R Water, Inc<br/>J &amp; L Pool-Pitts Water Care<br/>1815 W. Route 120 - Unit A<br/>McHenry, IL 60051</b>    |            |              |          | <b>3,164.00</b>       | <b>3,164.00</b>                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Totals of this page)

\$ **8,496.81** \$ **8,496.81** \$

Total

\$ **8,496.81**

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **8,496.81** \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br><i>(See Instructions Above.)</i>  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>Able Alarm Service, In.C</b><br><b>1309 - CN Park Street</b><br><b>McHenry, IL 60050</b>   |   | <b>Alarm service</b>   |            |              |          | <b>336.00</b>         |
| ACCOUNT NO. <b>169403</b><br><b>Ace Bjorkman's Hardware</b><br><b>4520 Crystal Lake Road</b><br><b>McHenry, IL 60050</b>   |   | <b>supplies</b>  |            |              |          | <b>3,440.94</b>       |
| ACCOUNT NO. <b>837812</b><br><b>Acme Brick &amp; Supply</b><br><b>1903 A. W. Route 120</b><br><b>McHenry, IL 60050</b>   |   | <b>inventory</b>   |            |              |          | <b>444.00</b>         |
| ACCOUNT NO.<br><b>Aquarius Distributors</b><br><b>6950 51st Street</b><br><b>Kenosha, IL 53144</b>   |   | <b>Pool Parts and Chemicals</b>  |            |              |          | <b>1,363.00</b>       |
| Subtotal<br>(Total of this page)   |   |  |            |              |          | \$ <b>5,583.94</b>    |
| (Use only on last page of the completed Schedule F. Report also on<br>the Summary of Schedules and, if applicable, on the Statistical<br>Summary of Certain Liabilities and Related Data.) |   |  |            |              |          | \$                    |

8 continuation sheets attached

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)            | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>ARCH Chemicals, Inc.</b><br><b>P.O. Box 751822</b><br><b>Charlotte, NC 28275</b>                  |   | <b>inventory</b>   |            |              |          | <b>209.00</b>         |
| ACCOUNT NO.<br><b>AT&amp;T Business Service</b><br><b>P.O. Box 8100</b><br><b>Aurora, IL</b>                        |   | <b>Phone service</b>   |            |              |          | <b>89.00</b>          |
| ACCOUNT NO.<br><b>Bank Of America</b><br><b>Po Box 15019</b><br><b>Wilmington, DE 19886</b>                         |   | <b>Credit Card for Business</b>  |            |              |          | <b>8,700.42</b>       |
| ACCOUNT NO.<br><b>Beachcomber</b><br><b>1204 Park Center Drive</b><br><b>Vista, CA 92083</b>                        |   | <b>Hot Tub Supplies</b>  |            |              |          | <b>133.00</b>         |
| ACCOUNT NO.<br><b>Call One</b><br><b>123 N. Wacker Drive</b><br><b>Chicago, IL 60606</b>                            |   | <b>Phone Service</b>   |            |              |          | <b>157.15</b>         |
| ACCOUNT NO.<br><b>Central Pool Supply, Inc</b><br><b>1572 36th Ave. (Blackhawk Road)</b><br><b>Moline, IL 61265</b> |   | <b>Pool Parts and Chemicals</b>  |            |              |          | <b>1,836.61</b>       |
| ACCOUNT NO.<br><b>Century Springs</b><br><b>PO Box 275</b><br><b>Genessee Depot, WI 53127</b>                       |   | <b>Water</b>   |            |              |          | <b>10,189.05</b>      |

Sheet no. 1 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **21,314.23**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)               | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>CitiBusiness Advantage</b><br><b>P.O. Box 688910</b><br><b>Des Moines, IA 50368</b>                  |   | <b>Business Credit Card</b>  |            |              |          | <b>12,897.62</b>      |
| ACCOUNT NO.<br><b>ComED</b><br><b>Bill Payment Center</b><br><b>Chicago, IL 60668</b>                                  |   | <b>Electrical Service</b>  |            |              |          | <b>697.83</b>         |
| ACCOUNT NO.<br><b>CoverStar Central</b><br><b>9165 E. 87th St.</b><br><b>Indianapolis, IN 46256</b>                    |   | <b>Automatic Pool Cover Repair Parts</b>   |            |              |          | <b>3,787.89</b>       |
| ACCOUNT NO.<br><b>DEX</b><br><b>8519 Innovation Way</b><br><b>Chicago, IL 60693</b>                                    |   | <b>Yellow Pages</b>  |            |              |          | <b>6,217.84</b>       |
| ACCOUNT NO.<br><b>DHL Express</b><br><b>14105 Collections Center</b><br><b>Chicago, IL 60693</b>                       |   | <b>Shipping</b>  |            |              |          | <b>453.92</b>         |
| ACCOUNT NO.<br><b>Discount Shipping Insurance</b><br><b>18757 Burbank Blvd Suite 212</b><br><b>Tarzana, CA 91356</b>   |   |  |            |              |          | <b>40.00</b>          |
| ACCOUNT NO.<br><b>ED's Rental &amp; Sales Inc.</b><br><b>904 N. Front Street- Route 31</b><br><b>McHenry, IL 60050</b> |   | <b>Rented Equipment</b>  |            |              |          | <b>265.90</b>         |

Sheet no. 2 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **24,361.00**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br><i>(See Instructions Above.)</i>    | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><br><b>Emerald Spa Corporation</b><br><b>4150 East Paris Ave. S.E.</b><br><b>Kentwood, MI 49512</b> |   | <b>Parts</b>   |            |              |          | <b>1,095.88</b>       |
| ACCOUNT NO.<br><br><b>Fed Ex Freight</b><br><b>P.O. Box 840</b><br><b>Harrison, AR 72602</b>                       |   |  |            |              |          | <b>0.00</b>           |
| ACCOUNT NO.<br><br><b>Fox River Tire &amp; Supply</b><br><b>6217 Smith Road</b><br><b>Crystal Lake, IL 60014</b>   |   | <b>Truck Repairs</b>   |            |              |          | <b>17,000.00</b>      |
| ACCOUNT NO.<br><br><b>Fred and Kathy Haller</b><br><b>1201 Rocky Beach Road</b><br><b>Johnsburg, IL 60050</b>      |   | <b>Defective Swimming Pool Equipment</b>   |            |              |          | <b>3,500.00</b>       |
| ACCOUNT NO.<br><br><b>Robert E. Burke, Esq.</b><br><b>1509 Richmond Road</b><br><b>McHenry, IL 60050</b>           |   | <b>Assignee or other notification for:<br/>Fred and Kathy Haller</b>                               |            |              |          |                       |
| ACCOUNT NO.<br><br><b>Halogen Supply Company</b><br><b>4653 W. Lawrence Ave.</b><br><b>Chicago, IL 60630</b>       |   | <b>Pool Chemicals</b>  |            |              |          | <b>1,600.00</b>       |
| ACCOUNT NO.<br><br><b>Home Depot</b><br><b>Processing Center</b><br><b>Des Moines, IA 50364</b>                    |   | <b>Building Supplies</b>   |            |              |          | <b>6,600.00</b>       |



IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                                   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>James B. Adams, Jr.</b><br><b>1811 West Route 120</b><br><b>McHenry, IL 60051</b>  |   | <b>Unpaid Rent for Business Location:</b><br><b>We R. Water, Inc.</b><br><b>1815 Route 120</b><br><b>Unit A</b><br><b>McHenry, IL 60051</b>   |            |              |          | <b>7,500.00</b>       |
| ACCOUNT NO.<br><b>James Herman, Attorney</b><br><b>700 Lewis Avenue</b><br><b>Waukegan, IL 60085</b>                                       |   | <b>Legal Fees Authorized by Debtor's Primary Attorney</b>   |            |              |          | <b>607.25</b>         |
| ACCOUNT NO.<br><b>Jeffrey Kelly</b><br><b>C/O Kurt P. Rehberg, Esq.</b><br><b>64 E. Crystal Lake Ave.</b><br><b>Crystal Lake, IL 60014</b> |   | <b>Claim for deceptive practices for improper swimming pool installation at the following location:</b><br><b>Jeffrey Kelly</b><br><b>7218 Inverway, Lakewood, IL 60014</b><br><b>Jeffrey Kelly vs. We R Water, Inc.</b><br><b>Case No: 07 AR 357</b><br><b>Circuit Court of McHenry County, Illinois</b> |            |              |          | <b>50,000.00</b>      |
| ACCOUNT NO.<br><b>Kevin J. Miller CPA, PC</b><br><b>P.O. Box 648</b><br><b>Spring Grove, IL 60081</b>                                      |   | <b>Accounting Services</b>  |            |              |          | <b>4,280.00</b>       |
| ACCOUNT NO.<br><b>Menards</b><br><b>P.O. Box 6150</b><br><b>Rapid City, SD 57709</b>   |   | <b>Miscellaneous Tool and Supplies</b>  |            |              |          | <b>1,296.80</b>       |
| ACCOUNT NO.<br><b>Meyer Material Company</b><br><b>1819 Dot Stret</b><br><b>P.O. Box 511</b><br><b>McHenry, IL 60050</b>                   |   |   |            |              |          | <b>0.00</b>           |
| ACCOUNT NO.<br><b>NEBS</b><br><b>500 Main Street</b><br><b>Groton, MA 01471</b>  |   |   |            |              |          | <b>0.00</b>           |

Sheet no. 4 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **63,684.05**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)               | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>Neil Anderson Law Office</b><br><b>1927 Main Street</b><br><b>Spring Grove, IL 60081</b>             |   | <b>Legal Fees Defending Various Uninsured Claims<br/>in State Court</b>                            |            |              |          | <b>4,000.00</b>       |
| ACCOUNT NO. <b>15-12-13-4807-0</b><br><b>Nicor Gas</b><br><b>P.O. Box 0632</b><br><b>Aurora, IL 60507</b>              |   | <b>Utility Bill</b>  |            |              |          | <b>322.96</b>         |
| ACCOUNT NO. <b>48-78-82-5032-1</b><br><b>Nicor Gas</b><br><b>P.O. Box 0632</b><br><b>Aurora, IL 60507</b>              |   | <b>Utility Bill</b>  |            |              |          | <b>373.11</b>         |
| ACCOUNT NO.<br><b>Northwest Herald (Shaw)</b><br><b>7717 S. Route 31</b><br><b>Crystal Lake, IL 60039</b>              |   | <b>Newspaper Ads</b>   |            |              |          | <b>428.96</b>         |
| ACCOUNT NO.<br><b>Novotny True Value</b><br><b>5615 N. Wilmont Rd</b><br><b>Johnsburg, IL 60050</b>                    |   | <b>Miscellaneous Supplies</b>  |            |              |          | <b>35.10</b>          |
| ACCOUNT NO.<br><b>Pekin Insurance</b><br><b>2505 Court Street</b><br><b>Pekin, IL 61558</b>                            |   | <b>Paid Through April 2009</b>   |            |              |          | <b>0.00</b>           |
| ACCOUNT NO. <b>192507564-8</b><br><b>Phillips 66 -Conoco 76</b><br><b>PO Box 689141</b><br><b>Des Moines, IA 50368</b> |   |  |            |              |          | <b>557.68</b>         |

Sheet no. 5 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **5,717.81**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>Pitney Bowes Purchase Power</b><br><b>P.O. Box 856042</b><br><b>Louisville, KY 40285</b>  |   | <b>Postage Meter Rental and Postage</b>  |            |              |          | <b>4,863.28</b>       |
| ACCOUNT NO.<br><b>Pitney Bowes/Postal Meter Rent</b><br><b>2225 American Drive</b><br><b>Neenah, WI 54956</b>   |   |  |            |              |          | <b>95.25</b>          |
| ACCOUNT NO.<br><b>Sam Nardi And Nargis Nardi</b><br><b>C/O SmithAmundsen</b><br><b>2460 Lake Shore Drive</b><br><b>Woodstock, IL 60098</b>            |   | <b>September 2004 breach of Warranty Claim</b><br><b>Suit in Circuit Court of McHenry County, Illinois</b><br><b>Sam Nardi and Nargis Nardi, vs</b><br><b>Peter A. Byker and Gail L. Byker</b><br><b>n/k/a Gail L. Cavanaugh,</b><br><b>and We R Water, Inc.</b><br><b>d/b/a J &amp; L Pools,</b><br><b>Case No: 06 LA 386</b> |            |              |          | <b>167,000.00</b>     |
| ACCOUNT NO. <b>SSS-009</b><br><b>Schillinger Distribution</b><br><b>P.O. Box 478</b><br><b>Chicago Ridge, IL 60415</b>                                |   | <b>Water Softner Salt</b>  |            |              |          | <b>3,000.00</b>       |
| ACCOUNT NO.<br><b>American Credit Systems, Inc.</b><br><b>400 West Lake Street</b><br><b>Suite 111- PO Box 72849</b><br><b>Roselle, IL 60172-0849</b> |   | <b>Assignee or other notification for:</b><br><b>Schillinger Distribution</b>  |            |              |          |                       |
| ACCOUNT NO.<br><b>Sears Gold Mastercard</b><br><b>P.O. Box 183082</b><br><b>Columbus, OH 43218</b>  |   | <b>Materials charged for Company</b>   |            |              |          | <b>8,360.68</b>       |
| ACCOUNT NO.<br><b>Shell Fleet</b><br><b>P.O. Box 183019</b><br><b>Columbus, OH 43218</b>  |   | <b>Gas Cards for Company Truck</b>   |            |              |          | <b>2,378.73</b>       |

Sheet no. 6 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **185,697.94**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>South Central Pool Supply, Inc.</b><br><b>4982 27th Ave</b><br><b>Rockford, IL 61109</b> |   | <b>Pool Repair Parts</b>   |            |              |          | <b>67.00</b>          |
| ACCOUNT NO.<br><b>Sprint</b><br><b>PO Box 4191</b><br><b>Carol Stream, IL 60197-4191</b>                   |   | <b>Telephone Service</b>   |            |              |          | <b>500.00</b>         |
| ACCOUNT NO.<br><b>Stans Financial Services</b><br><b>1375 S. Eastwood</b><br><b>Woodstock, IL 60098</b>    |   | <b>Copier Lease</b>  |            |              |          | <b>5,167.44</b>       |
| ACCOUNT NO.<br><b>Textron Financial Services</b><br><b>P.O. Box 9354</b><br><b>Minneapolis, MN 55440</b>   |   | <b>Hot Tubs (Partially Secured)</b>  |            |              |          | <b>9,500.00</b>       |
| ACCOUNT NO.<br><b>Tri-City Vinyl</b><br><b>640 E. Morley Drive</b><br><b>Saginaw, MI 48605</b>             |   | <b>Vinal Liners for Swimming Pools</b>   |            |              |          | <b>2,940.80</b>       |
| ACCOUNT NO.<br><b>ULINE</b><br><b>2200 S. Lakeside Drive</b><br><b>Waukegan, IL 60085</b>                  |   | <b>Packaging Materials</b>   |            |              |          | <b>72.22</b>          |
| ACCOUNT NO.<br><b>USF Holland</b><br><b>750 E. 40th Street</b><br><b>Holland, MI 49423</b>                 |   | <b>Freight for Pool Liner Equipment</b>  |            |              |          | <b>0.00</b>           |

Sheet no. 7 of 8 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **18,247.46**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$

IN RE We "R" Water, Inc., D/B/A J & L Pool

Case No. 09-71642

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)           | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>W &amp; M Properties, LLC</b><br><b>6217 Smith Road</b><br><b>Crystal Lake, IL 60014</b>         |   | <b>Pledged Funds lost to Debtor's Primary Lender</b>   |            |              |          | <b>50,000.00</b>      |
| ACCOUNT NO.<br><b>Walter And Maryann Gazdzik</b><br><b>6217 Smith Road</b><br><b>Crystal Lake, IL 60014</b>        |   | <b>Loans to Corporation</b>  |            |              |          | <b>290,705.00</b>     |
| ACCOUNT NO.<br><b>Waste Management North</b><br><b>1411 Opus Place Suite 400</b><br><b>Downers Grove, IL 60515</b> |   | <b>Garbage Collection</b>  |            |              |          | <b>45.00</b>          |
| ACCOUNT NO.<br><b>Yellow Book USA</b><br><b>1933 N. Meacham Road Suite 600</b><br><b>Schaumburg, IL 60173</b>      |   | <b>Yellow Page Ads</b>   |            |              |          | <b>2,169.50</b>       |
| ACCOUNT NO.<br><b>Zanck &amp; Coen P.C.</b><br><b>40 Brink Street</b><br><b>Crystal Lake, IL 60014</b>             |   | <b>Attorneys in Defense of McHenry County, Illinois<br/>Lawsuits</b>                               |            |              |          | <b>1,000.00</b>       |
| ACCOUNT NO.  |   |  |            |              |          |                       |
| ACCOUNT NO.  |   |  |            |              |          |                       |

Sheet no. **8** of **8** continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **343,919.50**

Total  
 (Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$ **698,321.81**

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE<br>OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.<br>STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.<br>STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| <b>James B. Adams</b><br><b>1811 W. Route 120</b><br><b>McHenry, IL 60051</b>         | <b>Rental Lease for 1815 W. Route 120</b><br><b>McHenry, IL 60051</b>  |

Debtor(s)

(If known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR   | NAME AND ADDRESS OF CREDITOR   |
|--|--|
| <b>Walter And Maryann Gazdzik</b><br><b>6217 Smith Road</b><br><b>Crystal Lake, IL 60014</b> | <b>Fifth Third Bank</b><br><b>346 W. Carol Ln</b><br><b>Elmhurst, IL 60126</b> |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)  
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.  
A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the **President** (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the **We "R" Water, Inc., D/B/A J & L Pool** (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: **April 28, 2009** Signature: **/s/ Walter F. Gazdzik**

**Walter F. Gazdzik**  
(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



IN RE:

Case No. **09-71642**

We "**R**" **Water, Inc., D/B/A J & L Pool**

Chapter **7**

Debtor(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**0.00 2008 estimate \$1,100,000.00 Business Taxes in preparation (Debtor Requested an Extension)**

**1,428,268.00 2007 Gross Income**

**1,390,680.00 2006 Gross Income**

#### 2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

- None ☒ **a. Individual or joint debtor(s) with primarily consumer debts:** List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER  | NATURE OF PROCEEDING | COURT OR AGENCY<br>AND LOCATION             | STATUS OR<br>DISPOSITION |
|---|----------------------|---|--------------------------|
| Sam Nardi and Nargis Nardi, vs<br>Peter A. Byker and Gail L. Byker<br>n/k/a Gail L. Cavanaugh,<br>and We "R" Water, Inc.<br>d/b/a/ J & L Pools,<br>Case No. 06 LA 386 |                      | Circuit Court of McHenry County<br>Illinois |                          |
| Jeffrey Kelly vs. We "R", Inc. and<br>Illinois Corporation<br>d/b/a J L Pool<br>Case No. 07 AR 357  |                      | Circuit Court of McHenry County<br>Illinois |                          |

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE   | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| <b>Stateline Legal, LLC</b><br><b>950 Main Street</b><br><b>Antioch, IL 60002</b> | <b>12-10-2009</b>                                   | <b>750.00</b>  |

**\$750.00 Consultation Fee Agreement paid in two installments:**

**12-10-09 = \$300.00**

**12-22-08 = \$450.00**

|   |                 |                 |
|---|-----------------|-----------------|
| <b>Stateline Legal, LLC</b><br><b>950 Main Street</b><br><b>Antioch, IL 60002</b> | <b>2-9-2009</b> | <b>2,500.00</b> |
|---|-----------------|-----------------|

**\$2500.00 Bankruptcy Fees paid in three installments:**

**2-9-09 = \$ 500.00**

**2-13-09 = \$1000.00**

**2-27-09 = \$1000.00**

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

- None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**Kevin Miller CPA**  
**P. O. Box 648**  
**Spring Grove, IL 60081**  
**Kevin Miller CPA**  
**P. O. Box 648**

DATES SERVICES RENDERED  
**11 years**

Spring Grove, IL 60081

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS  
**Fifth Third Bank**  
**222 S. Riverside Plaza**  
**Chicago, IL 60606**

DATE ISSUED  
**June, 2008**

## 20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY  
**January, 2009**

INVENTORY SUPERVISOR  
**Walter Gazdzik**

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market, or other basis)  
**approximately \$85,000**

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY  
**January, 2009**

NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS  
**Walter F. Gazdzik**  
**6217 Smith Road**  
**Crystal Lake, IL 60014**

## 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS  
**Walter F. Gazdzik**  
**6217 Smith Road**  
**Crystal Lake, IL 60014**

TITLE  
**president**

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP  
**500 shares (50%)**

**Mary Ann Gazdzik**  
**6217 Smith Road**  
**Crystal Lake, IL 60014**

**Vice President/Secretary**    **500 shares (50%)**

## 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

## 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

## 24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer,  
☒ has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date: **April 28, 2009** Signature: **/s/ Walter F. Gazdzik**

**Walter F. Gazdzik, President**

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Case No. 09-71642

We "R" Water, Inc., D/B/A J & L Pool

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 60

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 28, 2009

/s/ Walter F. Gazdzik

Debtor

\_\_\_\_\_  
Joint Debtor

We "R" Water, Inc., D/B/A J & L Pool  
1815 W. Route 120 Unit A  
McHenry, IL 60051

Call One  
123 N. Wacker Drive  
Chicago, IL 60606

Discount Shipping Insurance  
18757 Burbank Blvd Suite 212  
Tarzana, CA 91356

State Line Legal  
950 Main Street  
Antioch, IL 60002-1537

Central Pool Supply, Inc  
1572 36th Ave. (Blackhawk Road)  
Moline, IL 61265

ED's Rental & Sales Inc.  
904 N. Front Street- Route 31  
McHenry, IL 60050

Able Alarm Service, In.C  
1309 - CN Park Street  
McHenry, IL 60050

Century Springs  
PO Box 275  
Genessee Depot, WI 53127

Emerald Spa Corporation  
4150 East Paris Ave. S.E.  
Kentwood, MI 49512

Ace Bjorkman's Hardware  
4520 Crystal Lake Road  
McHenry, IL 60050

CitiBusiness Advantage  
P.O. Box 688910  
Des Moines, IA 50368

Fed Ex Freight  
P.O. Box 840  
Harrison, AR 72602

Acme Brick & Supply  
1903 A. W. Route 120  
McHenry, IL 60050

ComED  
Bill Payment Center  
Chicago, IL 60668

Fifth Third Bank  
346 W. Carol Ln  
Elmhurst, IL 60126

American Credit Systems, Inc.  
400 West Lake Street  
Suite 111- PO Box 72849  
Roselle, IL 60172-0849

CoverStar Central  
9165 E. 87th St.  
Indianapolis, IN 46256

Fox River Tire & Supply  
6217 Smith Road  
Crystal Lake, IL 60014

Aquarius Distributors  
6950 51st Street  
Kenosha, IL 53144

David L. Hazan, Esq.  
Diver Grach Quade & Masini LLP  
111 N. County Street  
Waukegan, IL 60085

Fred and Kathy Haller  
1201 Rocky Beach Road  
Johnsburg, IL 60050

ARCH Chemicals, Inc.  
P.O. Box 751822  
Charlotte, NC 28275

Department Of The Treasury  
Internal Revenue Service  
Cincinnati, OH 45999-0039

Halogen Supply Company  
4653 W. Lawrence Ave.  
Chicago, IL 60630

Bank Of America  
Po Box 15019  
Wilmington, DE 19886

DEX  
8519 Innovation Way  
Chicago, IL 60693

Home Depot  
Processing Center  
Des Moines, IA 50364

Beachcomber  
1204 Park Center Drive  
Vista, CA 92083

DHL Express  
14105 Collections Center  
Chicago, IL 60693

James B. Adams  
1811 W. Route 120  
McHenry, IL 60051



James B. Adams, Jr.  
1811 West Route 120  
McHenry, IL 60051

Novotny True Value  
5615 N. Wilmont Rd  
Johnsburg, IL 60050

South Central Pool Supply, Inc.  
4982 27th Ave  
Rockford, IL 61109

James Herman, Attorney  
700 Lewis Avenue  
Waukegan, IL 60085

Pekin Insurance  
2505 Court Street  
Pekin, IL 61558

Sprint  
PO Box 4191  
Carol Stream, IL 60197-4191

Jeffrey Kelly  
C/O Kurt P. Rehberg, Esq.  
64 E. Crystal Lake Ave.  
Crystal Lake, IL 60014

Phillips 66 -Conoco 76  
PO Box 689141  
Des Moines, IA 50368

Stans Financial Services  
1375 S. Eastwood  
Woodstock, IL 60098

Kevin J. Miller CPA, PC  
P.O. Box 648  
Spring Grove, IL 60081

Pitney Bowes Purchase Power  
P.O. Box 856042  
Louisville, KY 40285

Textron Financial Services  
P.O. Box 9354  
Minneapolis, MN 55440

Menards  
P.O. Box 6150  
Rapid City, SD 57709

Pitney Bowes/Postal Meter Rent  
2225 American Drive  
Neenah, WI 54956

Tri-City Vinyl  
640 E. Morley Drive  
Saginaw, MI 48605

Meyer Material Company  
1819 Dot Stret  
P.O. Box 511  
McHenry, IL 60050

Robert E. Burke, Esq.  
1509 Richmond Road  
McHenry, IL 60050

ULINE  
2200 S. Lakeside Drive  
Waukegan, IL 60085

NEBS  
500 Main Street  
Groton, MA 01471

Sam Nardi And Nargis Nardi  
C/O SmithAmundsen  
2460 Lake Shore Drive  
Woodstock, IL 60098

USF Holland  
750 E. 40th Street  
Holland, MI 49423

Neil Anderson Law Office  
1927 Main Street  
Spring Grove, IL 60081

Schillinger Distribution  
P.O. Box 478  
Chicago Ridge, IL 60415

W & M Properties, LLC  
6217 Smith Road  
Crystal Lake, IL 60014

Nicor Gas  
P.O. Box 0632  
Aurora, IL 60507

Sears Gold Mastercard  
P.O. Box 183082  
Columbus, OH 43218

Walter And Maryann Gazdzik  
6217 Smith Road  
Crystal Lake, IL 60014

Northwest Herald (Shaw)  
7717 S. Route 31  
Crystal Lake, IL 60039

Shell Fleet  
P.O. Box 183019  
Columbus, OH 43218

Waste Management North  
1411 Opus Place Suite 400  
Downers Grove, IL 60515

**Yellow Book USA**  
**1933 N. Meacham Road Suite 600**  
**Schaumburg, IL 60173**

**Zanck & Coen P.C.**  
**40 Brink Street**  
**Crystal Lake, IL 60014**

IN RE:

Case No. 09-71642

We "R" Water, Inc., D/B/A J & L Pool

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 3,250.00

Prior to the filing of this statement I have received ..... \$ 3,250.00

Balance Due ..... \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]

**Pre-Filing conference and communication with attorney for Fifth Third Bank to explore alternatives to Bankruptcy.  
Reasonable post filing analysis of personal liability issues arising from disputed guarantees.  
Reasonable telephone communication with creditors and their representatives including Swimming pool service contract callers.**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Participation in two state court cases now pending in the Circuit Court of McHenry County entitled  
Sam Nardi and Nargis Nardi, vs  
Peter A. Byker and Gail L. Byker n/k/a Gail L. Cavanaugh,  
and We "R" Water, Inc. d/b/a/ J & L Pools, Case No. 06 LA 386**

and

**Jeffrey Kelly vs. We "R", Inc. d/b/a J L Pool  
Case No. 07 AR 357**

**other than preparing and filing with the circuitl court clerk a Notice of Filing Bankruptcy.**

**Additional fees will be required for any defense of Motion to Lift Stay, Objection to Discharge, or any adversary complaints from the above creditors or any other party.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**April 28, 2009**

Date

**/s/ Thomas C. O'Brien**

Thomas C. O'Brien 2082322  
State Line Legal  
950 Main Street  
Antioch, IL 60002-1537  
(847) 838-1100 Fax: (847) 838-1101  
tom@statelinelegal.com